

4/7/08  
E-FILING

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ORIGINAL FILED

APR 07 2008

Richard W. Wiegand  
Clerk, U.S. District Court  
Northern District of California  
San Jose

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IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA  
SAN JOSE DIVISION

RAYMOND CHARLES MEYER,

Plaintiff,

v.

ARS NATIONAL SERVICES, INC., D/B/A  
ASSOCIATED RECOVERY SYSTEMS, a  
California corporation, and JASON A.  
HOWERTON, individually and in his official  
capacity,

Defendants.

Case No. **08-01842**

COMPLAINT

DEMAND FOR JURY TRIAL

**RMW  
PVT**

15 United States Code § 1692 *et seq.*  
California Civil Code § 1788 *et seq.*

Plaintiff, RAYMOND CHARLES MEYER (hereinafter "Plaintiff"), based on information and belief and investigation of counsel, except for those allegations which pertain to the named Plaintiff or his attorneys (which are alleged on personal knowledge), hereby makes the following allegations:

**I. INTRODUCTION**

1. This is an action for statutory damages, attorney fees and costs brought by an individual consumer for Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), and the Rosenthal Fair Debt Collection Practices Act, California Civil Code § 1788 *et seq.* (hereinafter "RFDCPA") which prohibit debt collectors from engaging in abusive, deceptive and unfair practices.

///

1  
2 **II. JURISDICTION**

3 2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d), 28 U.S.C. §  
4 1337, and supplemental jurisdiction exists for the state law claims pursuant to 28 U.S.C. § 1367.  
5 Declaratory relief is available pursuant to 28 U.S.C. §§ 2201 and 2202.

6 3. This action arises out of Defendants' violations of the Fair Debt Collection  
7 Practices Act, 15 U.S.C. § 1692 *et seq.* ("FDCPA").

8 **III. VENUE**

9 4. Venue in this judicial district is proper pursuant to 28 U.S.C. § 1391(b), in  
10 that a substantial part of the events or omissions giving rise to the claim occurred in this judicial  
11 district. Venue is also proper in this judicial district pursuant to 15 U.S.C. § 1692k(d), in that the  
12 Defendants transact business in this judicial district and the violations of the FDCPA complained  
13 of occurred in this judicial district.

14 **IV. INTRADISTRICT ASSIGNMENT**

15 5. This lawsuit should be assigned to the San Jose Division of this Court because  
16 a substantial part of the events or omissions which gave rise to this lawsuit occurred in Santa Clara  
17 County.

18 **V. PARTIES**

19 6. Plaintiff, RAYMOND CHARLES MEYER (hereinafter "Plaintiff"), is a  
20 natural person residing in San Mateo County, California. Plaintiff is a "consumer" within the  
21 meaning of 15 U.S.C. § 1692a(3) and a "debtor" within the meaning of Cal. Civil Code § 1788.2(h).

22 7. Defendant, ARS NATIONAL SERVICES, INC., D/B/A ASSOCIATED  
23 RECOVERY SYSTEMS (hereinafter "ARS"), is a California corporation engaged in the business  
24 of collecting debts in this state with its principal place of business located at: 201 West Grand  
25 Avenue, Escondido, California 92025-2603. ARS may be served as follows: ARS National  
26 Services, Inc., c/o Kathy Howerton, Agent for Service of Process, 201 West Grand Avenue,  
27 Escondido, California 92025-2603. The principal business of ARS is the collection of debts using  
28 the mails and telephone, and ARS regularly attempts to collect debts alleged to be due another. ARS  
is a "debt collector" within the meaning of 15 U.S.C. § 1692a(6) and Cal. Civil Code § 1788.2(c).

1           8. Defendant, JASON A. HOWERTON (hereinafter "HOWERTON"), is a  
2 natural person and is or was an employee, agent, officer and/or director of ARS at all relevant times.  
3 HOWERTON may be served at his current business address at: Jason A. Howerton, ARS National  
4 Services, Inc., 201 West Grand Avenue, Escondido, California 92025-2603. HOWERTON is a  
5 "debt collector" within the meaning of 15 U.S.C. § 1692a(6) and Cal. Civil Code § 1788.2(c).  
6 Plaintiff is informed and believes, and thereon alleges that HOWERTON is liable for the acts of  
7 ARS because he sets and approves ARS collection policies, practices, procedures and he directed  
8 the unlawful activities described herein.

9           9. At all times herein mentioned, each of the Defendants was the agent, servant,  
10 employee and/or joint venturer of his co-defendants, and each of them, and at all said times, each  
11 Defendant was acting in the full course and scope of said agency, service, employment and/or joint  
12 venture. Any reference hereafter to "Defendants" without further qualification is meant by Plaintiff  
13 to refer to each Defendant, and all of them, named above.

#### 14                                   VI. FACTUAL ALLEGATIONS

15           10. On a date or dates unknown to Plaintiff, Plaintiff incurred a financial  
16 obligation that was primarily for personal, family or household purposes, namely a credit card  
17 account from Capital One Bank and bearing the account number XXXX-XXXX-XXXX-6040  
18 (hereinafter "the debt"). The financial obligation owed by Plaintiff is a "debt" as that term is defined  
19 by 15 U.S.C. § 1692a(5) and a "consumer debt" as that term is defined by Cal. Civil Code §  
20 1788.2(f).

21           11. Sometime thereafter on a date unknown to Plaintiff, the debt was consigned,  
22 placed or otherwise transferred to Defendants for collection from Plaintiff.

23           12. Thereafter, Defendants sent a collection letter (Exhibit "1") to Plaintiff which  
24 is a "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C. § 1692a(2).

25           13. The collection letter (Exhibit "1") is dated April 10, 2007.

26           14. A true and accurate copy of the April 10, 2007 collection letter from  
27 Defendants to Plaintiff is attached hereto, marked Exhibit "1," and by this reference is incorporated  
28 herein.

1           15.     Thereafter, Defendants sent a collection letter (Exhibit "2") to Plaintiff which  
2 is a "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C. § 1692a(2).

3           16.     The collection letter (Exhibit "2") is dated May 9, 2007.

4           17.     A true and accurate copy of the May 9, 2007 collection letter from Defendants  
5 to Plaintiff is attached hereto, marked Exhibit "2," and by this reference is incorporated herein.

6           18.     Thereafter, Defendants made several telephone calls to Plaintiff, each of  
7 which was a "communication" in an attempt to collect a debt as that term is defined by 15 U.S.C.  
8 § 1692a(2).

9           19.     On or about May 9, 2007, an employee of Defendants recorded the following  
10 message on Plaintiff's answering machine:

11           Hello, this message is for Raymond, Raymond Meyer. My name is Dillon. Please  
12 give me a call back at your earliest convenience at 1-800-440-6613, at extension  
13 3687. It is important to give me a call back pertaining to file number 12044220.  
Please give me a call back at your earliest convenience at 800-440-6613, extension  
3687. Thank you.

14           20.     On or about June 5, 2007, an employee of Defendants recorded the following  
15 message on Plaintiff's answering machine:

16           Hello, Ray. This is Yolanda. I do need you to give me a call back today. You can  
17 reach me at 888-319-0986 extension 1171. Raymond, I do need you to return my  
call today. Thank you.

18           21.     On or about June 8, 2007, an employee of Defendants recorded the following  
19 message on Plaintiff's answering machine:

20           Hello, this message is for Raymond, Raymond Meyer. My name is Dillon. Uh,  
21 please give me a call back at your earliest convenience at 1-800-440-6613, at  
extension 3687. It is in reference to your file number 1204422. . . 220. My name is  
22 Dillon. Once again, this is an important business matter for you in reference to file  
number 12044220. Please give me a call at 1-800-440-6613, at extension 3687.  
23 Thank you.

24           22.     On or about June 12, 2007, an employee of Defendants recorded the following  
25 message on Plaintiff's answering machine:

26           Hello, Ray. This is Yolanda. I would appreciate a call back from you as soon as  
27 possible. You can reach me at 888-319-0986 extension 1171. Again, Raymond, I  
would appreciate a call back from you today.

28           23.     On or about June 15, 2007, an employee of Defendants recorded the following

1 message on Plaintiff's answering machine:

2 Hello, this message is for Raymond, Raymond Meyer. My name is Dillon. It is  
3 important that you give me a call back at your earliest convenience at 800-440-6613,  
4 at extension 3687. I have left several messages for you, sir. This is an, uh, ve....uh,  
in reference to your file number 12044220. Please give me a call as soon as possible.  
Thank you.

5 24. Defendants' answering machine messages were each a "communication" in  
6 an attempt to collect a debt as that term is defined by 15 U.S.C. § 1692a(2).

7 25. Defendants failed to disclose Defendants' identity and the nature of  
8 Defendants' business in each of the answering machine messages, in violation of 15 U.S.C. §  
9 1692d(6) and Cal. Civil Code § 1788.11(b). See *Hosseinzadeh v. M.R.S. Associates, Inc.*, 387 F.  
10 Supp. 2d 1104, 1112, 1118 (C.D. Cal. 2005).

11 26. Defendants failed to disclose that each of the answering machine messages  
12 was a communication from a debt collector, in violation of 15 U.S.C. § 1692e(11). See  
13 *Hosseinzadeh v. M.R.S. Associates, Inc.*, 387 F. Supp. 2d 1104, 1116 (C.D. Cal. 2005); *Foti v. NCO*  
14 *Financial Systems, Inc.*, 424 F. Supp. 2d 643, 669 (S.D.N.Y. 2006).

## 15 VII. CLAIMS

### 16 **FAIR DEBT COLLECTION PRACTICES ACT**

17 27. Plaintiff brings the first claim for relief against Defendants under the Federal  
18 Fair Debt Collection Practices Act ("FDCPA"), 15 U.S.C. § 1692 *et seq.*

19 28. Plaintiff repeats, realleges, and incorporates by reference paragraphs 1  
20 through 26 above.

21 29. Plaintiff is a "consumer" as that term is defined by the FDCPA, 15 U.S.C. §  
22 1692a(3).

23 30. Defendant, ARS, is a "debt collector" as that term is defined by the FDCPA,  
24 15 U.S.C. § 1692a(6).

25 31. Defendant, HOWERTON, is a "debt collector" as that term is defined by the  
26 FDCPA, 15 U.S.C. § 1692a(6).

27 32. The financial obligation allegedly owed by Plaintiff is a "debt" as that term  
28 is defined by the FDCPA, 15 U.S.C. § 1692a(5).

1           33. Defendants' answering machine messages described above violate the  
2 FDCPA. The violations include, but are not limited to, the following:

- 3           a. Defendants failed to disclose Defendants' identity and the nature of  
4 Defendants' business, in violation of 15 U.S.C. § 1692d(6); and  
5           b. Defendants failed to disclose that the communications were from a  
6 debt collector, in violation of 15 U.S.C. § 1692e(11).

7           34. Defendants' acts as described above were done intentionally with the purpose  
8 of coercing Plaintiff to pay the alleged debt.

9           35. As a result of Defendants' violations of the FDCPA, Plaintiff is entitled to an  
10 award of statutory damages, costs and reasonable attorneys fees, pursuant to 15 U.S.C. § 1692k.

11           **ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT**

12           36. Plaintiff brings the second claim for relief against Defendants under the  
13 Rosenthal Fair Debt Collection Practices Act ("RFDCPA"), California Civil Code §§ 1788-1788.33.

14           37. Plaintiff repeats, realleges, and incorporates by reference paragraphs 1  
15 through 35 above.

16           38. Plaintiff is a "debtor" as that term is defined by the RFDCPA, Cal. Civil Code  
17 § 1788.2(h).

18           39. Defendant, ARS, is a "debt collector" as that term is defined by the RFDCPA,  
19 Cal. Civil Code § 1788.2(c).

20           40. Defendant, HOWERTON, is a "debt collector" as that term is defined by the  
21 RFDCPA, Cal. Civil Code § 1788.2(c).

22           41. The financial obligation allegedly owed by Plaintiff is a "consumer debt" as  
23 that term is defined by the RFDCPA, Cal. Civil Code § 1788.2(f).

24           42. Defendants' answering machine messages described above violate the  
25 RFDCPA. The violations include, but are not limited to, the following:

- 26           a. Defendants failed to disclose Defendants' identity and the nature of  
27 Defendants' business, in violation of 15 U.S.C. § 1692d(6), as  
28 incorporated by Cal. Civil Code § 1788.17 and Cal. Civil Code §



1 1788.11(b); and

2 b. Defendants failed to disclose that the communications were from a  
3 debt collector, in violation of 15 U.S.C. § 1692e(11), as incorporated  
4 by Cal. Civil Code § 1788.17.

5 43. Defendants' acts as described above were done willfully and knowingly with  
6 the purpose of coercing Plaintiff to pay the alleged debt, within the meaning of Cal. Civil Code §  
7 1788.30(b).

8 44. As a result of Defendants' willful and knowing violations of the RFDCPA,  
9 Plaintiff is entitled to an award of a statutory penalty in an amount not less than one hundred dollars  
10 (\$100) nor greater than one thousand dollars (\$1,000), pursuant to Cal. Civil Code § 1788.30(b).

11 45. As a result of Defendants' violations of the RFDCPA, Plaintiff is entitled to  
12 an award of statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A), as incorporated by Cal. Civil  
13 Code § 1788.17.

14 46. As a result of Defendants' violations of the RFDCPA Plaintiff is entitled to  
15 an award of his reasonable attorney's fees and costs pursuant to Cal. Civil Code § 1788.30(c) and  
16 15 U.S.C. § 1692k(a)(3), as incorporated by Cal. Civil Code § 1788.17.

17 47. Pursuant to Cal. Civil Code § 1788.32, the remedies provided under the  
18 RFDCPA are intended to be cumulative and in addition to any other procedures, rights or remedies  
19 that Plaintiff may have under any other provision of law.

20 **VIII. REQUEST FOR RELIEF**

21 Plaintiff requests that this Court:

- 22 a. Assume jurisdiction in this proceeding;
- 23 b. Declare that Defendants' answering machine messages violated the Fair Debt  
24 Collection Practices Act, 15 U.S.C. §§ 1692d(6) and 1692e(11);
- 25 c. Declare that Defendants' answering machine messages violated the Rosenthal Fair  
26 Debt Collection Practices Act, Cal. Civil Code §§ 1788.11(b) and 1788.17;
- 27 d. Award Plaintiff statutory damages in an amount not exceeding \$1,000 pursuant to  
28 15 U.S.C. § 1692k(a)(2)(A);

- 1 e. Award Plaintiff a statutory penalty in an amount not less than \$100 nor greater than  
2 \$1,000 pursuant to Cal. Civil Code § 1788.30(b);  
3 f. Award Plaintiff statutory damages in an amount not exceeding \$1,000 pursuant to  
4 15 U.S.C. § 1692k(a)(2)(A), as incorporated by Cal. Civil Code § 1788.17;  
5 g. Award Plaintiff the costs of this action and reasonable attorneys fees pursuant to 15  
6 U.S.C. § 1692k(a)(3) and Cal. Civil Code §§ 1788.17 and 1788.30(c); and  
7 h. Award Plaintiff such other and further relief as may be just and proper.  
8

9 CONSUMER LAW CENTER, INC.

10  
11 By: /s/ Fred W. Schwinn  
12 Fred W. Schwinn, Esq.  
13 Attorney for Plaintiff  
14 RAYMOND CHARLES MEYER

15 **CERTIFICATION PURSUANT TO CIVIL L.R. 3-16**

16 Pursuant to Civil L.R. 3-16, the undersigned certifies that as of this date, other than the  
17 named parties, there is no such interest to report.

18 /s/ Fred W. Schwinn  
19 Fred W. Schwinn, Esq.

20 **DEMAND FOR JURY TRIAL**

21 PLEASE TAKE NOTICE that Plaintiff, RAYMOND CHARLES MEYER, hereby demands  
22 a trial by jury of all triable issues of fact in the above-captioned case.

23 /s/ Fred W. Schwinn  
24 Fred W. Schwinn, Esq.



[illegible]

April 10, 2007

RAYMOND C MEYER  
2680 BAYSHORE PKWY STE 211  
MOUNTAIN VIEW CA 94043-1019

Re: CAPITAL ONE BANK  
Account: 5291491292386040  
ARS Acct No: 12044220  
Balance: \$7617.38

**TAX SEASON OFFER**  
Take advantage of your tax refund and pay off your debt once and for all!

Our client CAPITAL ONE BANK has authorized Associated Recovery Systems to accept \$4037.21 as settlement of the above-referenced account. To take advantage of this offer, your payment must reach this office by 05-03-2007.

Upon receipt of cleared funds, Associated Recovery Systems and our client will consider this account paid by settlement. We will issue a release letter stating this account is settled with no further obligation due. The national credit bureaus - Trans Union, Equifax and Experian - will be updated by our client to reflect a paid by settlement status.

To ensure the settlement is received by the indicated due date, Associated Recovery Systems offers "Quick Check" by phone, Western Union "Quick Collect" (Code City: Happy Valley, CA), Moneygram "Express Payment" (Receive Code: 2473), or you can make your payment online at [www.PayARS.com](http://www.PayARS.com).

Contact the representative below at (800) 440-6613. Our office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m. (Pacific Time).

Sincerely,

**Jason Olivas**  
**Account Representative**



**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

**-Detach And Return With Payment-**

CP653 - 12044220  
Account: 5291491292386040

**Print address/phone changes below  
or call (800) 440-6613.**

Amount Enclosed: \$ \_\_\_\_\_

HOME:( )


WORK: ( )

**Enclosing this coupon with your payment will expedite credit to your account.**

**NOTICE OF ELECTRONIC CHECK PROCESSING:**

**We reserve the right to process checks electronically by transmitting the routing, account, and check number to the bank. By submitting a check, you authorize us to initiate an electronic debit from your account. A returned check may be collected electronically if it is returned for insufficient funds.**

**Make your check or money order payable to:**

**ASSOCIATED RECOVERY SYSTEMS**  
**PO BOX 469048**  
**ESCONDIDO, CA 92046-9048**  




**IF YOU LIVE IN CALIFORNIA THIS APPLIES TO YOU**

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**IF YOU LIVE IN COLORADO THIS APPLIES TO YOU**

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM](http://WWW.AGO.STATE.CO.US/CADC/CADCMAIN.CFM)

**IF YOU LIVE IN MASSACHUSETTS THIS APPLIES TO YOU**

Massachusetts address: 15 Union Street, Lawrence, MA 01840

NOTICE OF IMPORTANT RIGHTS: YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTION AGENCY.

**IF YOU LIVE IN MINNESOTA THIS APPLIES TO YOU**

THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE.

**IF YOU LIVE IN NEW YORK THIS APPLIES TO YOU**

New York City Department of Consumer Affairs License numbers 1020790, 1164236, 1239505, 1239507.

**IF YOU LIVE IN TENNESSEE THIS APPLIES TO YOU**

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. [201 W. Grand Ave., Escondido, CA 92046]


**IF YOU LIVE IN WASHINGTON THIS APPLIES TO YOU**

ARS National Services, Inc, 201 W. Grand Ave., Escondido, CA 92025, License #601 722 831.


**IF YOU LIVE IN NORTH CAROLINA THIS APPLIES TO YOU**

ARS National Services Inc., 201 West Grand Ave., Escondido CA 92025, Permit #'s 4234, 4235, 4236, 4237

Department # 5996  
P.O. Box 1259  
Oaks, PA 19456

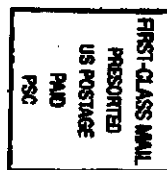


RAYMOND C MEYER  
2680 BAYSHORE PKWY STE 211  
MOUNTAIN VIEW CA 94043-1019



7559 - 8908

**FIRST-CLASS**



**ASSOCIATED RECOVERY SYSTEMS**  
A DIVISION OF ARS NATIONAL SERVICES, INC.  
P.O. BOX 469046  
ESCONDIDO, CA 92046-9046  
(800) 440-6613 FAX: (866) 422-0765  
**[www.PayARS.com](http://www.PayARS.com)**

**May 9, 2007**

**RAYMOND C MEYER**  
2680 BAYSHORE PKWY STE 211  
MOUNTAIN VIEW CA 94043-1019

**ACCOUNT IDENTIFICATION**  
Re: CAPITAL ONE BANK  
Account: 5291491292386040  
ARS Acct No: 12044220  
Balance: \$7674.80

## TAX SEASON OFFER

**TAX SEASON OFFER**  
**Take advantage of your tax refund and pay off your debt once and for all!**

**To resolve your delinquent account, please choose one of the following options:**

1. **SETTLE YOUR ACCOUNT AT 53% OF THE ABOVE BALANCE IN TWO INSTALLMENTS:**  
Payment One: \$2033.82 due on or before 05-29-2007.  
Payment Two: \$2033.82 due on or before 06-28-2007.
2. **GOOD FAITH PAYMENT WITH PAYMENT PLAN:**  
Enclose your good faith down payment of \$767.48 (10% of the current balance) and send monthly payments of \$100.00 due by the 15th of each month hereafter.
3. **ENCLOSE THE BALANCE IN FULL.**

**After receipt of your final payment, CAPITAL ONE BANK will notify the national credit bureaus - Experian, Equifax and Trans Union - that you have resolved your account. Contact your account representative at (800) 440-6613 for details. Office hours are Monday through Friday, 6:30 a.m. - 8:00 p.m (Pacific Time).**

Sincerely,

**Dillon Thomas**  
**Account Representative**

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

(SEE REVERSE SIDE FOR IMPORTANT INFORMATION)

**--Detach And Return With Payment--**

CP400 - 12044220  
Account: 5291491292386040

☐ Option #1: Payment One \$2033.82 Due By 05-29-2007 Enclosed

☐ Option #2: Down Payment \$767.48 Enclosed

☐ Option #3: Balance In Full \$7674.80 Enclosed

**Make your check or money order payable to:**

ASSOCIATED RECOVERY SYSTEMS  
PO BOX 469048  
ESCONDIDO, CA 92046-9048

CP400 - 12044220  
Account: 5291491292386040

**Option #1: Payment Two \$2033.82 Due By 06-28-2007 Enclosed**

***(If you chose option #1, use this coupon for your second payment)***

**Make your check or money order payable to:**

**ASSOCIATED RECOVERY SYSTEMS**  
**PO BOX 469048**  
**ESCONDIDO, CA 92046-9048**

**EXHIBIT**

2

CP400

7259 - 17151

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Department # 5996  
P.O. Box 1259  
Oaks, PA 19436

RAYMOND C MEYER  
2680 BAYSHORE PKWY STE 211  
MOUNTAIN VIEW CA 94043-1019

7259 - 17161

**FIRST-CLASS**

